

UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF NEW YORK

FEDERAL TRADE COMMISSION, and
PEOPLE OF THE STATE OF NEW
YORK, by ERIC T. SCHNEIDERMAN,
Attorney General of the State of New
York,

Plaintiffs,

v.

VANTAGE POINT SERVICES, LLC, et
al.

Defendants.

Case No. 15-CV-0006-WMS-HKS

DEFENDANTS' PROPOSED STATEMENT OF UNCONTROVERTED FACTS

A. Defendants

i. Vantage Point

1. Vantage Point Services, LLC ("Vantage Point") was formed in March 2008.

2. Gregory MacKinnon assumed the assets and liabilities of Vantage Point from Megan VanDeViver.

3. At various times, Vantage Point operated out of 636 North French Road, Amherst, New York (the "North French Road Office") and 10325 Lockport Road, Niagara Falls (the "Lockport Road Office").

ii. Payment Management Solutions, Inc. ("Payment Management")

4. Payment Management Solutions, Inc. was incorporated in December 2012.

5. Angela Burdorf owned Payment Management.

B. Business Structure

6. Vantage Point primarily purchased portfolios or defaulted consumer payday loans and placed those portfolios with third party companies for collection.

7. At times, Payment Management processed payments for Vantage Point debt.

C. Defendants' Offices

i. North French Road Office

8. The North French Road Office had two suites connected by an internal door.

ii. Lockport Road Office

9. The Lockport Road Office was a two-story home converted into office space.

10. At times, Vantage Point operated out of the Lockport Road Office.

11. At times, Payment Management's employees worked out of the Lockport Road Office.

12. At times, debt collectors managed by Debbie Seright operated out of the Lockport Road Office.

13. At time, debt collectors managed by Joseph Ciffa operated out of the Lockport Road Office.

D. Recruitment of Off-Site Collection Shops

14. Vantage Point placed debt with off-site debt collection shops.
15. Joseph Ciffa placed ads to recruit collection shops.
16. MacKinnon had the ultimate say over which shops Vantage Point would place Vantage Point debt with.

E. Revenues

17. Between January 2012 and December 2014, monies were deposited into the bank account that Vantage Point used to receive deposits derived from consumer payments.

Dated: June 13, 2018

Respectfully submitted,

S/ Eric M. Soehnlein
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